

**SNAPSHOT of HOME Program Performance--As of 12/31/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Lowell

State: MA

PJ's Total HOME Allocation Received: \$18,303,667

PJ's Size Grouping\*: B

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	B	Overall
				PJs in State:	19		
Program Progress:							
% of Funds Committed	98.98 %	91.03 %	1	90.66 %	98		97
% of Funds Disbursed	88.94 %	84.95 %	4	81.06 %	85		83
Leveraging Ratio for Rental Activities	1.45	7.56	18	4.62	18		22
% of Completed Rental Disbursements to All Rental Commitments***	86.66 %	91.54 %	14	81.27 %	33		32
% of Completed CHDO Disbursements to All CHDO Reservations***	73.69 %	72.72 %	8	68.23 %	53		50
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	87.45 %	81.44 %	6	79.86 %	69		63
% of 0-30% AMI Renters to All Renters***	61.96 %	49.59 %	5	44.82 %	85		80
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	90.59 %	96.41 %	17	94.65 %	19		17
Overall Ranking:			In State:	15 / 19	Nationally:	52	55
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$30,110	\$26,175		\$25,419	255 Units		22.30 %
Homebuyer Unit	\$8,914	\$15,910		\$14,530	760 Units		66.50 %
Homeowner-Rehab Unit	\$21,856	\$14,817		\$20,251	87 Units		7.60 %
TBRA Unit	\$2,551	\$3,760		\$3,156	41 Units		3.60 %

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lowell MA

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

**PJ:**  
**State:\***  
**National:\*\***

Rental	Homebuyer	Homeowner
\$54,953	\$81,504	\$25,341
\$141,741	\$99,134	\$22,785
\$89,640	\$72,481	\$22,984

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.3 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.12

<b>RACE:</b>	<b>Rental %</b>	<b>Homebuyer %</b>	<b>Homeowner %</b>	<b>TBRA %</b>
White:	<span style="border: 1px solid black; padding: 2px;">50.2</span>	<span style="border: 1px solid black; padding: 2px;">51.5</span>	<span style="border: 1px solid black; padding: 2px;">58.8</span>	<span style="border: 1px solid black; padding: 2px;">63.4</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">8.0</span>	<span style="border: 1px solid black; padding: 2px;">9.9</span>	<span style="border: 1px solid black; padding: 2px;">15.3</span>	<span style="border: 1px solid black; padding: 2px;">7.3</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">4.0</span>	<span style="border: 1px solid black; padding: 2px;">3.0</span>	<span style="border: 1px solid black; padding: 2px;">7.1</span>	<span style="border: 1px solid black; padding: 2px;">9.8</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">2.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">2.8</span>	<span style="border: 1px solid black; padding: 2px;">8.9</span>	<span style="border: 1px solid black; padding: 2px;">5.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">34.7</span>	<span style="border: 1px solid black; padding: 2px;">23.4</span>	<span style="border: 1px solid black; padding: 2px;">12.9</span>	<span style="border: 1px solid black; padding: 2px;">17.1</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">38.2</span>	<span style="border: 1px solid black; padding: 2px;">20.7</span>	<span style="border: 1px solid black; padding: 2px;">16.5</span>	<span style="border: 1px solid black; padding: 2px;">39.0</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">23.5</span>	<span style="border: 1px solid black; padding: 2px;">14.4</span>	<span style="border: 1px solid black; padding: 2px;">20.0</span>	<span style="border: 1px solid black; padding: 2px;">12.2</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">18.7</span>	<span style="border: 1px solid black; padding: 2px;">22.6</span>	<span style="border: 1px solid black; padding: 2px;">22.4</span>	<span style="border: 1px solid black; padding: 2px;">17.1</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">7.6</span>	<span style="border: 1px solid black; padding: 2px;">19.9</span>	<span style="border: 1px solid black; padding: 2px;">23.5</span>	<span style="border: 1px solid black; padding: 2px;">14.6</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">7.2</span>	<span style="border: 1px solid black; padding: 2px;">14.0</span>	<span style="border: 1px solid black; padding: 2px;">10.6</span>	<span style="border: 1px solid black; padding: 2px;">12.2</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">5.3</span>	<span style="border: 1px solid black; padding: 2px;">5.9</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">2.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">35.5</span>	<span style="border: 1px solid black; padding: 2px;">26.0</span>	<span style="border: 1px solid black; padding: 2px;">18.8</span>	<span style="border: 1px solid black; padding: 2px;">22.0</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">11.6</span>	<span style="border: 1px solid black; padding: 2px;">3.4</span>	<span style="border: 1px solid black; padding: 2px;">22.4</span>	<span style="border: 1px solid black; padding: 2px;">22.0</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">41.4</span>	<span style="border: 1px solid black; padding: 2px;">24.5</span>	<span style="border: 1px solid black; padding: 2px;">20.0</span>	<span style="border: 1px solid black; padding: 2px;">39.0</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">8.4</span>	<span style="border: 1px solid black; padding: 2px;">42.5</span>	<span style="border: 1px solid black; padding: 2px;">37.6</span>	<span style="border: 1px solid black; padding: 2px;">14.6</span>
Other:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">3.6</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">32.3</span>	<span style="border: 1px solid black; padding: 2px;">3.3</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">4.8</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">33.9</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">29.1</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 26

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



# HOME PROGRAM SNAPSHOT WORKSHEET - RED FLAG INDICATORS

Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lowell State: MA Group Rank: 52  
 State Rank: 15 / 19 PJs (Percentile)  
 Summary: 0 / Of the 5 Indicators are Red Flags Overall Rank: 55  
 (Percentile)

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	<b>86.66</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	<b>73.69</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>87.45</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	<b>90.59</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	<b>1.84</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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